bers-K. M. VauZandt, president; el I. Fry, vice-president; J. J. m, secretary; George Mulkey, treas-J. F. Cooper, attorney. ectors—K. M. VanZandt, Samuel

Try, J. F. Cooper, W. L. Malone, onn J. Massie, John F. Swayne, C. M. Crane, George H. Muikey, Jesse Jones, W. G. Turner.

This association had in force at the time of winding up its first series, \$131,-400 stock, held by ninety-three stockholders. Upon this stock there had been paid by members about 67 per cent. The balance, 33 per cent. had been earned on the stock in that time, which equaled about 17% per cent. per annum, estimating thirty-three and a half months, the average time required to pay the 67 per cent. on the stock.

THE WORKINGMEN'S Building and Loan Association was organized in February, 1884, with \$215,000 stock held by 157 stockholders.

There has been paid in on each share \$59, which amount has earned per share \$25.39, or about 43 per cent. Present value of each share, \$84.39. The secretary informs us that the business of the arst series of the Workingmen's Building and Loan Association will wind up about the 1st of October, 1889. The estimated annual interest will be about 171/2 per cent. This association has been managed by the following officials and directors:

Officers:-W. J. Boaz, president .; E. H. Keller, vice president; J. J. Melton, secretary; G. W. Hollingsworth, treasurer; J. C. Scott, attorney.

Directors:-W. J. Boaz, E. H. Keller, J. J. Melton, G. W. Hollingsworth, W G. Newby, J. C. Scott, K. C. McKee, J. M. Robbins, I. Carb, W. Z. Manchester, John. Bardon.

THE CITIZENS' gutfding and Loan Association was organized July, 1885, with \$155,500 stock now in force, held by 119 members.

There has been paid in on each share (of \$200) \$84, which has earned \$23.61, making the present value of the shares 07.61. This association is managed by following officers:

M. VanZandt, president; W. F. vice-president; J. J. Melton, secy; N. Harding, treasurer; William s, attorney.

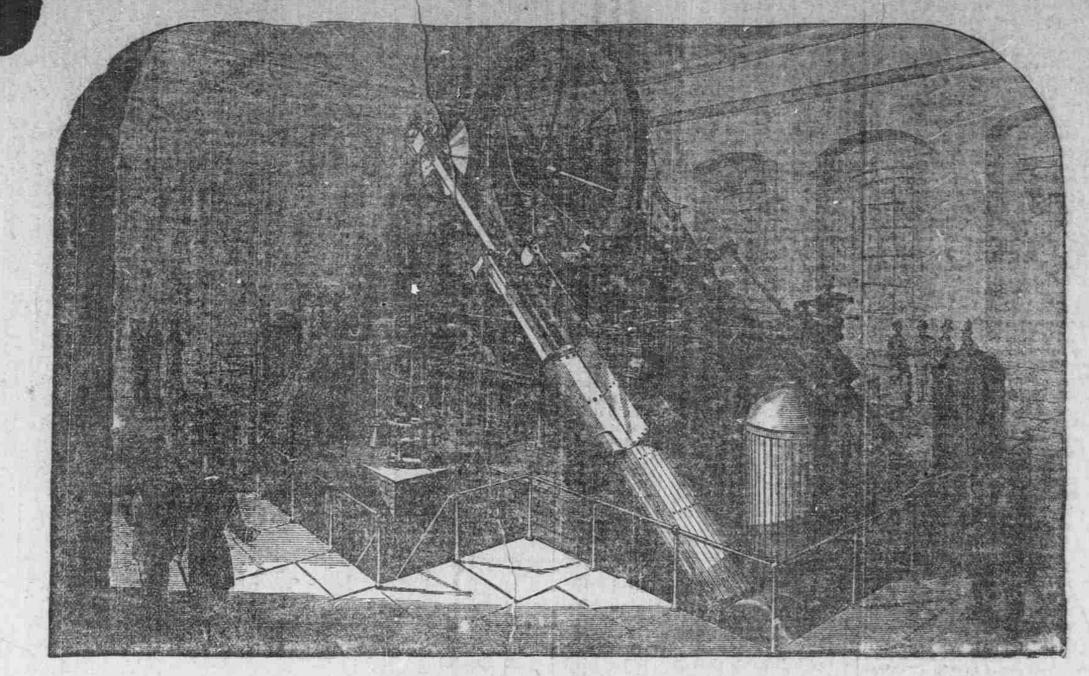
ectors-K. M. VanZandt, W. F. William Capps, E. M. Walker, Ellis, I. Carb, R. H. Sellers, Sam in and P. H. Tally. FORT WORTH.

second series of the Fort Worth ing and Loan Association was ored in July 1887, and \$153,400 stock in force is held by 129 members. association will compare favorably h the older associations.

Officers - K. M. VanZandt, president; M. Fry, vice-president; J. J. Melton, erctary; G. W. Hollingsworth, treasrer; J. F. Cooper, attorney.

Directors -K. M. VanZant, Samuel M. Fry, J. F. Cooper, G. W. Hollingsworth, John J. Massie, W. L. Malone, John F. Swayne, Zane Cetti, T. B. Wood.

THE YOUNG MEN'S Building and Loan Association was organized July, 1888. Stock now in force, \$162,100, Although having been but a



PUMP HOUSE, FORT WORTH WATERWORKS.

boxes, but is loaned to manufacturers, | \$500 worth of roofing per day, and can be who are thereby enabled to keep their | increased with little additional expense factories at work; to merchants, who to meet any demand. This kind of roofthus spread their business; to land owners, to enable them to improve their property, and to laboring men, who are thus enabled to own a home.

Bank Clearings. The clearing house has been organized exactly a year. Manager Harrold furnishes the clearings and balances for the

CLEARINGS.		BALANCES.
684,519,56		107,977.47
485,739,59		68,528,60
546,341.72		91,399,62
524,180,48		119,708 09
740,333.90		148,874 01
		110,026.16
664,357.94		153,711.58
633,769.50		
645,064,26		142,593,49
630,684.14		124,755.75
770,465.28	100	159,644.52
536,060.94		91,649,40
496, 421, 59		105,889.90
471,028.72		96,826,85
609,022.76		98,512,96
667, 115,06		109,683,79
561,143,38		139,942.65
702,632.10		169,760,93
845,861.04		181,096.29
\$92,860,88		78,700.17
414,630.86		51,486.60
458,948,24		66,160,87
490,204,74		82,970.81
856,461,18		203,847.63

ing was first introduced into Texas by this company, and was, therefore, entirely unknown in Texas until these works were opened up in Fort Worth. Builders and contractors will do well to correspond with this firm .

Drum & Baker Bros.

This popular nursery firm offers extra inducements in garden seeds, either in bulk or otherwise. They carry a full line of trees, both fruit and ornamental. They also keep a full line of vegetable plants, beginning about the 15th of March. They also carry the largest and most complete greenhouse stocks in the South. Send for their illustrated catalogue.

F. L. Twombly, Real Estate Agent. Mr. Twombly has been in Fort Worth a number of years and knows every foot of the city. His ideas on values are par-

this firm ready to carry the deferred payments at an equitable rate of interest. This firm is prepared to bid on construction work at any point in Texas.

W. F. Sommerville.

Among the many enterprising and progressive citizens of Fort Worth the subject of this sketch occupies a conspicuous position. He has for some time done a leading business in handling farms, ranches and wild lands, and the ability with which he has executed every commission entrusted to him won for him the confidence of all with whom he has come in contact. He has a large list of lands always at hand, and buyers will find it to their advantage to address him.

For Abuse of Alcohol

Use Horsford's Acid Phosphate. DR. W. E. CRANE, Mitchell, Dak., says: "It has proven almost a specific for this disorder; it checks the vomiting, restores the appetite, and, at the same time allays the fear of impending dis-solution, that is so common to heavy drinkers."

less skies above, impregnated with life and health. The scenery is imposing-Capalin, an extinct volcanic cone, rising majestic above the town of Folsom. Water, pure, cool, clear and refreshing, is abundant, while all the surroundings are of a character to cheer the drooping spirits and revive hopes sure to be realized in complete deliverance from the blighting grasp of consumption, whose

embrace is fatal in any other climate. After crossing the Raton range, this road extends northward through the cities of Trinidad, Pueblo, Colorado Springs, Manitou to Denver, thus affording the seeker after health a breadth of country over 300 miles in extent, every portion of which is embraced within the limits of these essential climatic influences in a greater or less degree.

The Fort Worth and Denver City Railway, commonly known as the "Cannon tending through the counties of Tarrant, | line in Grayson county,

nio, and it passes throu ing belt of the state. Paralleling the Misso

Texas is the GULF, COLORADO AND SANTA FE Railway, touching the same counties with the addition of Bosque to Temple junetion, from which it diverges southeast on its way to Galveston. The principal cities and towns on the route are Cleburne, Morgan, Meridian, McGre-Temple, Cameron, Mi-Brenlan, Caldwell, Somerville, bain, Rosenburgh Junction and Galveston, connecting at Houston with lines running north, east and west. A splendidly equipped road, passing through a magnificient scope of country, and now since it has passed into the Atchison system, destined to be one of the most important roads in the entire southwest.

Next in the circle and pieroing the southwest is the FORT WORTH AND RIO GRANDE

Railway, now in process of construction to Brownwood, in Brown county, and already completed to Granbury, in Hood county. This road passes through Tarrant, Hood, Erath, Comanche and Brown counties, over a rolling prairie of fine grazing and agricultural lands, and is being rapidly extended to the southwestern limit of the state.

Running nearly due west is the Rio Grande division of the

TEXAS AND PACIFIC, passing through the counties of Tarrant, Parker, Palo Pinto, Stephens, Eastland, Callahan, Taylor, Nolan, Mitchell, Howard, Martin, Midland, Tom Green, Reeves, Presidio and El Paso. The principal towns on this great length of railway are Weatherford, Eastland, Cisco, Abilene, Colorado City, Big Springs and El Paso. Enormous numbers of cattle are shipped over this road, and its through passenger travel from the Pacific slope is very heavy.

Directly north the main Texas trunk line of the great

ATCHISON, TOPEKA AND SANTA FE corporation extends, cutting in two the counties of Tarrant, Denton and Cooke and entering the Territory. The main business point on this line in Texas is Guinesville, in Cooke county, though a number of smaller towns are in a prosperous and promising condition.

To the northeast runs the Transcontinental division of the Missouri Pacific system, through the counties of Tarrant, Denton, Grayson, Fannin, Lamar, Red River and Bowie, and joining the Texas and Pacific road at Texarkana. The principal cities and towns on this line are Denton, Whitesboro, Sherman, Bonham, Honey Grove, Paris, Clarksville and Texarkana. At Whitesboro a junction is formed with the Missouri Paeific proper, which continues in a northeasterly direction through the Territory Ball," stretches into that undeveloped towards St. Louis. Denison, one of the and rich paradise, the Panhandle. Ex- most important towns of Texas, is on this



FIRST BAPTIST CHURCH, Corner Third and Taylor Streets.

few months at work it bids fair to do a thriving business under the management of the following gentlemen, noted for their energy and business capacity:

Officers-Zane Cetti, president; George Strong, vice-president; J. H. Melton, secretary; A. B. Smitn, Treasurer; Z.C. Ross, attorney,

Directors-Zane Cetti, George Strong, Z. C. Ross, A. B. Smith, S. M. Furman, R. H. Sellers, P. D. Hollingsworth, W. I. Manchester, S. M. Fry.

MECHANICS.

This association was incorporated January 14, 1884, with a captial stock of \$200,000. It will pay out in a few months, the stock being now nearly at full value, E. D. Daggett is president; H. S. Broiles vice-president and treasurer; G. W. Alexander secretary; directors, E. B. Daggett, H. S. Broiles, G. W. Alexander, J. W. Alderman, J. C. Martin, M. Mansfield and W. C. Hess. THE MUTUAL

The Mutual Savings and Loan Company is the youngest and one of the most prosperous building and loan associations in the city. It was organized in September, 1888, with a capital stock of

Its membership is composed largely of same length of time would pay as rent.

This company differs from others operated in this city in that it charges only | June, but in just thirty days were/ run-3 of 1 per cent. per month, or 9 per | ning again full capacity. They/ have cent, per annum for the use of the already money loaned.

following officers: T. A. Tidball, presi- their fire, and they enter upo dent; J. W. Spencer, vice-president; year with very encouraging N. Harding, treasurer; R. G. Johnson, attorney: P. D. Wyatt, secretary, and \$15,000 and are therefore read J. J. Massie, J. T. Clements, T. H. orders promptly. To show Roe, J. L. Bass, W. J. Bailey and E. dence the company have in th H. Kellar, directors.

From the above it will be seen that the | coal total banking capital of Fort Worth is turn out for the \$3,351,670, and the showing is one of years. If their business which our citizens may well be proud. I hually at the rate it has the She has nearly \$3,500,000 banking capi- months, the gas compacy

This is not locked up in vaults or strong | The present capacity

# (PE COL) (19)	410501019
567,986.62	121,946.83
490,258,14	147,525,03
672,503,58	88,013,47
548,569,10	119,539,41
598,915,20	150,033,15
504,793.64	88,679,60
442,043.08	75,080,46
507,747,64	
540,626.00	98,426,72
418,785,29	76,223.05
538,465,16	63.972.01
702,618.20	114.242 78
505 000 10	124,182,08
727,808.18	137,607.71
529,878,30	101,279.97
482,542,80	93,114.77
656,061.06	83,122,78
575,666.06	99,542.55
760,422.06	142,599.14
629,698.10	99,387,91
685,617,34	95,963,29
666,128.54	101,772.92
679,850.78	97,711.12
687,456.44	190,694,57
802,402.18	226,554.98
1,024,805.39	157,868.54
936,779.89	
621,946.64	166,961.58 75,715.69
646,343,04	
***********	90,109,92

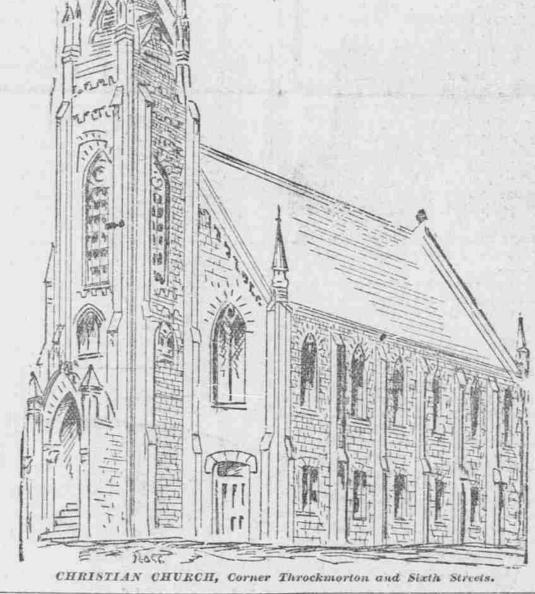
Fort Worth Granitic Roofing Co. with no greater outlay than they in the of the quality of roofing, and also the

This company was burned out last established trade important town every the The fluancial and business departments | state. Their business amounted to more of the Mutual are under the care of the | than \$80,000 last year, notwith standing the new This company keeps on hand they have contracted fo tar the gas com

Total balances \$2,980; 194.21.

A GAZETTE representative visited these works to-day and witnessed the manufacturing of this superior roofing. This company was incorporated one year ago med anics and other wage-workers and with a capital stock of \$50,000 Co., an old and reliable real estate firm, Francisco, Sagramento, Salt Lake City, it has become one of the leading institu- with Colonel Peter Smith president/ who carry a large list of city property, Helena and Portland passing en route tions of the kind in the city in aiding and W. P. Conner vice-president, James | farm, ranch and wild lands for sale. No those desiring homes to procure them | Thompson, an expert in the manufacture | trouble to answer questions or letters. patentee, is superintendent of the works.

to supply the demand.



ticularly good, as he has seen the city grow. Mr. Twombly has brought many investors to Fort Worth, and all are well pleased. He has a large list of fine property, city and county, on his books.

Issy Landa.

Mr. Landa has recently removed his main office from San Autonio to 513 Main street, Fort Worth, in order to facilitate the handling of his rapidly increasing trade. He is exclusively a wholesale grain and produce dealer, with branch offices in San Antonio and Houston. He buys and sells grain, feed and produce, in carload lets only, all over the United States and Mexico. This firm does a general commission business and is the largest wholesale grain and produce dealer in Texas. One will realize at once the advantage in dealing with Mr. Landa as he buys directly from the producer and thus save the retailer and consumer the cost of transfers. Correspondence solicited.

P. A. Huffman & Co.

P. A. Huffman & Co. P. A. Huffman & Co. have special bargains in city and country property. Write them.

George L. Hurley & Co.

The above firm, though organized but a few months ago, has rapidly advanced to the front rank of builders and contractors in Fort Worth. They are premanner and

FORT WORTH RAILROADS.

The Iron Highways that Reach Out in All Directions.

The railroad map on the first page of this issue of THE GAZETTE will show what Fort Worth's railroad facilities are. This city secured ts first road in 1876 and the

last one obtained was completed in 1888.

Fort Worth is fast becoming the gateway for a traffic of immense proportions. The building of the Denver, Texas and Fort Worth Eadroad through the great Panhandle of Texas to the mountains of Colorado and connecting via. Trinidad, Pueblo and Denver for California, Utah, Washington and Oregon, Leings our city to the notice of the world as the starting point for this great appian way. This road has become a giant among the railway systems of Texas. Traversing as it does the richest and fairest portion of our state, it reaches by easy and convenient strides every portion of the great northwest Call on or write to P. A. Huffman & Pacific coast region-Los Angeles, San through the grandest and most sublime

mountain scenery in the world. Over 300 miles of this line lies also belt peculiarly beneficial in disease. From the Panhandle country north to cannot axist, particularly in Colfax coun- Huntington at its head.

ty, New Mexico. The Raton mountains, a spur range extending eastward from the mighty Rockies, encloses this region on the north, and modern styles of residences | what is known as the upper plains country ss houses, as well as to erect | at an altitude rising gradually from 2,800 | the most theroughly to 5,000 feet above the level of the sea. So conducive is the climate here to the possible time. They healing of disease that the railroad comterials, employ none but pany have selected Texline as the point

BROADWAY PRESBYTERIAN CHURCH. Wise, Montague, Clay, Wichita and Wilbarger, it has steadily pushed its way through the heart of the great northwest to a connection at Denver with other great northwestern lines. Many populous and prosperous towns have sprung up along this road in the past few years, chief among which are Decatur, Bowie, Henrietta, Wichita Falls, Harrold and Vernon. The volume of trade handled by this road is enormous, and it yearly declares handsome

dividends to its stockholders. To the east stretches the

TEXAS AND PACIFIC. passing through the counties of Dallas, Kaufman, VanZandt, Rains, Wood, Upshur, Gregg and Harrison, and then northeastwardly through Marion, Cass and Bowie, connecting with the St. Louis and Iron Mountain, and the St. Louis, Arkansas and Texas roads at Texarkana, 253 miles east. This road passes through the cities and towns of Dallas, Terrell, Mineola, Longview, Marshall, Jefferson and Texarkana, besides many small towns and stations. The pine forests of Eastern Texas border this road for many miles, and it passes through an agricultural section unsurpassed in any state. The pineries are inexhaustible, almost, in their supply of as fine lumber as can be found on the globe.

To the southeast extends the

FORT WORTH AND NEW ORLEANS Railway, connecting with the Houston within that especially favored climatic and Texas Central, or the Huntington system, at Waxahachie, in Ellis county. The road is said to be owned and oper-Denver ion sumption and lung diseases ated by a syndicate with Mr. This brings the merchants and manufacturers of Fort Worth in active competition with other cities who cater for the trade of the entire section pierced by the great while the main range of the Rockies, the Huntington system, which extends north backbone of the continent, stands senti- and south with radiating branches red to furnish plans for the most ap- nel to the west. Sheltered thus, lies through the center of the state and as rich an agricultural region as there is in the world.

Directly south extends the southern

arm of the MISSOURI, KANSAS AND TEXAS, passing through the rich counties of Tarmen, and turn out work for their hospital for employes, which is rant, Johnson, Hill, McLennan, Bell, fair cash payment and Every breath of air is as pure and clear Bexar, and by connection with the InNorth of east is the direction coursed

ST. LOUIS, ARKANSAS AND TEXAS, which traverses the counties of Dallas, Collin, Hunt, Hopkins, Wood, Camp, Titus, Morris and Bowie, passing through the towns of Plano, Greenville, Sulphur Springs, Quitman, Pittsburg, Mount Pleasant and Belden on to a connection with other lines at Texarkana. This territory is embraced in the cotton belt and is a part of the great fruit-growing district of the state. These are the rankroads leading into and out of the city upon which trains are now daily running, but there are others coming and to come.

THE DRISKILL,

AUSTIN, TEXAS.

Under new management. The finest equipped Hotel in the South. Table unsurpassed. J. M. DAY, Owner and Proprietor. THOS. LORD, Manager.

JAMES MORRISON. THE MERCHANT TAILOR,

Has removed to 306 Houston Street with a large patronage of the public, who will do well to examine his stock before purchasing elsewhere. Satisfaction in every respect guaranteed.

EDUCATIONAL.

BUSINESS COLLEGE The Central College at Waço received all honors offered to business colleges last year at the Dallas Fair, and jointly with our Dallas College it was awarded the same honors at the late fair with an additional diploma for pen work: also the gold medal at the San Antonio Fair. These are high standard institu-tions. Catalogue and journal free. Address, R. H. Hill. Pres., Waco and Dalias, Tex.

